AMENDMENTS TO THE CLAIMS:

Please amend Claims 1, 3, 4, 7, 11, 13-15, 18, and 20, as follows:

1. (Currently Amended) A method for identifying payment systems for facilitating the processing of payments, comprising:

receiving from a user payment criteria for purchase of an item;

querying a directory of payment systems in an attempt to locate one or more payment systems to process the transaction based at least in part upon the payment criteria; and

returning an identification of the one or more located payment systems, if any, to process the transaction, including information indicating whether the located payment systems match the payment criteria.

2. (Original) The method of claim 1, further including interacting with the one or more located payment systems to at least partially process the transaction using the payment criteria

3. (Currently Amended) The method of claim 2, wherein the querying step includes selecting the one or more payment systems based upon attributes of the request for the transaction.

4. (Currently Amended) The method of claim 2, wherein the querying step includes selecting the one or more payment systems based upon one or more of the following: a supplier identity; a user identity; a payment instrument selected by the user; a strength of an authentication method for the user; an amount of the purchase; a type of item being purchased; a delivery channel for the item; a supplier risk tolerance; desired payment

terms; an availability of the payment systems; an optimal price for the item; optimal response attributes; contractual obligations with respect to transaction distribution arrangements for the item; specialists that handle specific classes or types of goods or services; a payment instrument; a payment currency; taxes related to payment of the item; or fees associated with payment of the item.

5. (Original) The method of claim 1, further including authenticating an identification of the user.

6. (Original) The method of claim 1, further including negotiating with the payment system a price for the requested item or associated fees.

7. (Currently Amended) The method of claim 2, ~~claim 1~~ wherein the interacting step includes processing the transaction using a payment instrument that includes a financial component or a non-financial component.

8. (Original) The method of claim 1, further including permitting the user to decline at least one of the one or more payment systems.

9. (Original) The method of claim 1, further including identifying, along with the one or more located payments, a rating indicating how closely the one or more payment systems match the payment criteria.

10. (Original) The method of claim 1, further including identifying the one or more payment systems by corresponding routing information.

11. (Currently Amended) A method for a gateway service to identify payment systems for facilitating the processing of payments, comprising:

receiving from an on-line service a user's payment criteria for purchase of an item;

querying a directory of payment systems, using the gateway service, in an attempt to locate one or more payment systems to process the transaction based at least in part upon the payment criteria; and

returning an identification of the one or more located payment systems, if any, to process the transaction, including information indicating whether the located payment systems match the payment criteria.

12. (Original) The method of claim 11, further including interacting with the one or more located payment systems, using the gateway service, to at least partially process the transaction using the payment criteria.

13. (Currently Amended) The method of claim 11, further including entering into a contract with the at least one payment system for processing of the ~~transaction~~ transaction.

14. (Currently Amended) The method of claim 12, wherein the querying step includes selecting the one or more payment systems based upon attributes of the request for the transaction.

15. (Currently Amended) The method of claim 12, wherein the querying step includes selecting the one or more payment systems based upon one or more of the following: a supplier identity; a user identity; a payment instrument selected by the user; a strength of an authentication method for the user; an amount of the purchase; a type of item

being purchased; a delivery channel for the item; a supplier risk tolerance; desired payment terms; an availability of the payment systems; an optimal price for the item; optimal response attributes; contractual obligations with respect to transaction distribution arrangements for the item; specialists that handle specific classes or types of goods or services; a payment instrument; a payment currency; taxes related to payment of the item; or fees associated with payment of the item.

16. (Original) The method of claim 11, further including authenticating an identification of the user.

17. (Original) The method of claim 11, further including negotiating with the payment system a price for the requested item or associated fees.

18. (Currently Amended) The method of claim 12, wherein the interacting step includes processing the transaction using a payment instrument that includes a financial component or a non-financial component.

19. (Original) The method of claim 11, further including permitting the user to decline at least one of the one or more payment systems.

20. (Currently Amended) A method for a user to have payment systems selected for facilitating the processing of payments, comprising:

providing to an on-line service, via a network, payment criteria for purchase of an item;

having the on-line service query a directory of payment systems to locate one or more payment systems to process the transaction; and

receiving an indication that the on-line service interacted with the one or more located payment systems to at least partially process the transaction using the payment criteria, and further indicating whether the located payment systems match the payment criteria.

21. (Original) The method of claim 20, further including selecting the one or more payment systems based upon preferences of the user.